

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: HYDE, ALLAN R

§ Case No. 08-70984

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 01, 2008. The undersigned trustee was appointed on *bad date*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 6,500.00
Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 0.00
Bank service fees	\$ 100.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of ¹	\$ 6,400.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/22/2012 and the deadline for filing governmental claims was 03/22/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,400.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,400.00, for a total compensation of \$1,400.00.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/08/2012 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 08-70984

Case Name: HYDE, ALLAN R

Period Ending: 05/07/12

Trustee: (330370) BERNARD J. NATALE

Filed (f) or Converted (c): 10/03/11 (c)

§341(a) Meeting Date: 11/10/11

Claims Bar Date: 03/22/12

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Checking Account - Resource Bank, Sycamore, IL	1,300.00	0.00	DA	0.00 FA
2	Household Goods and Furniture, Etc.	1,000.00	0.00	DA	0.00 FA
3	Clothing	500.00	0.00	DA	0.00 FA
4	Postal Service Retirement Account	6,792.41	0.00	DA	0.00 FA
5	2007 tax refund	685.00	0.00	DA	0.00 FA
6	2007 Chevy Silverado Truck	20,125.00	0.00	DA	0.00 FA
7	1940 Oldsmobile Coupe	5,000.00	1,585.00		2,700.00 FA
8	1948 Chevy Truck	9,000.00	7,800.00		3,800.00 FA
8	Assets Totals (Excluding unknown values)	\$44,402.41	\$9,385.00	\$6,500.00	\$0.00

Major Activities Affecting Case Closing:

TRUSTEE COMPROMISED AND SETTLED CONVERSION OF ASSETS BY DEBTOR DURING CHAPTER 13. COMPROMISE TO BE FILED JANUARY 2012.

Initial Projected Date Of Final Report (TFR): December 31, 2012 Current Projected Date Of Final Report (TFR): December 31, 2012

Form 2
Cash Receipts And Disbursements Record

Page: 1

Case Number: 08-70984

Trustee: BERNARD J. NATALE (330370)

Case Name: HYDE, ALLAN R

Bank Name: The Bank of New York Mellon

Taxpayer ID #: **-**5124

Account: 9200-*****30-65 - Checking Account

Period Ending: 05/07/12

Blanket Bond: \$606,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
01/19/12		Allan R. Hyde	Payment on Compromise Re: 1940 & 1948 Vehicles		6,500.00		6,500.00
	{8}		Payment on Compromise 3,800.00	1129-000			6,500.00
	{7}		Payment on Compromise 2,700.00	1129-000			6,500.00
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,475.00
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,450.00
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,425.00
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,400.00

ACCOUNT TOTALS	6,500.00	100.00	\$6,400.00
Less: Bank Transfers	0.00	0.00	
Subtotal	6,500.00	100.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,500.00	\$100.00	

Net Receipts :	6,500.00
Net Estate :	\$6,500.00

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****30-65	6,500.00	100.00	6,400.00
	\$6,500.00	\$100.00	\$6,400.00

Claims Proposed Distribution**Case: 08-70984 HYDE, ALLAN R**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance:		Total Proposed Payment:		Remaining Balance:		\$0.00		
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BERNARD J. NATALE, LTD. Admin Ch. 7 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>		44.27	44.27	0.00	44.27	44.27	6,355.73
	BERNARD J. NATALE, LTD. Admin Ch. 7 <3110-00 Attorney for Trustee Fees (Trustee Firm)>		1,539.25	1,539.25	0.00	1,539.25	1,539.25	4,816.48
	BERNARD J. NATALE Admin Ch. 7 <2100-00 Trustee Compensation>		1,400.00	1,400.00	0.00	1,400.00	1,400.00	3,416.48
2	Discover Bank/DFS Services	Unsecured LLC	4,021.35	4,021.35	0.00	4,021.35	245.32	3,171.16
4	LVNV Funding LLC (Citibank)	Unsecured	18,514.01	18,514.01	0.00	18,514.01	1,129.43	2,041.73
5-2	LVNV Funding LLC (Wash Mutual)	Unsecured	5,901.09	5,901.09	0.00	5,901.09	359.99	1,681.74
6	American Express Centurion Bank	Unsecured	2,897.07	2,897.07	0.00	2,897.07	176.73	1,505.01
7	eCAST Settlement Corporation	Unsecured	1,940.87	1,940.87	0.00	1,940.87	118.40	1,386.61
8	eCAST Settlement Corporation	Unsecured	1,312.37	1,312.37	0.00	1,312.37	80.06	1,306.55
9	Roundup Funding, LLC	Unsecured	525.50	525.50	0.00	525.50	32.06	1,274.49
10	Roundup Funding, LLC	Unsecured	4,914.99	4,914.99	0.00	4,914.99	299.83	974.66
11	eCAST Settlement Corporation	Unsecured	4,048.17	4,048.17	0.00	4,048.17	246.95	727.71
12	eCAST Settlement Corporation	Unsecured	1,674.01	1,674.01	0.00	1,674.01	102.12	625.59
13	eCAST Settlement Corporation	Unsecured	1,708.80	1,708.80	0.00	1,708.80	104.24	521.35
14	eCAST Settlement Corporation	Unsecured	478.77	478.77	0.00	478.77	29.21	492.14
15	eCAST Settlement Corporation	Unsecured	3,288.44	3,288.44	0.00	3,288.44	200.61	291.53
16	Triad Financial Corporation	Unsecured	4,778.83	4,778.83	0.00	4,778.83	291.53	0.00

Claims Proposed Distribution

Case: 08-70984 HYDE, ALLAN R

Report Includes ONLY Claims with a Proposed Distribution

Case Balance:	\$6,400.00	Total Proposed Payment:	\$6,400.00	Remaining Balance:	\$0.00			
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Total for Case 08-70984 :		\$58,987.79	\$58,987.79	\$0.00	\$58,987.79	\$6,400.00	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$2,983.52	\$2,983.52	\$0.00	\$2,983.52	100.000000%
Total Unsecured Claims :	\$56,004.27	\$56,004.27	\$0.00	\$3,416.48	6.100392%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-70984

Case Name: HYDE, ALLAN R

Trustee Name: BERNARD J. NATALE

Balance on hand: \$ 6,400.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	GMAC	23,593.08	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,400.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	1,400.00	0.00	1,400.00
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	1,539.25	0.00	1,539.25
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	44.27	0.00	44.27

Total to be paid for chapter 7 administration expenses: \$ 2,983.52

Remaining balance: \$ 3,416.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 3,416.48

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 3,416.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 56,004.27 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA)	0.00	0.00	0.00
2	Discover Bank/DFS Services LLC	4,021.35	0.00	245.32
4	LVNV Funding LLC (Citibank)	18,514.01	0.00	1,129.43
5 -2	LVNV Funding LLC (Wash Mutual)	5,901.09	0.00	359.99
6	American Express Centurion Bank	2,897.07	0.00	176.73
7	eCAST Settlement Corporation	1,940.87	0.00	118.40
8	eCAST Settlement Corporation	1,312.37	0.00	80.06
9	Roundup Funding, LLC	525.50	0.00	32.06
10	Roundup Funding, LLC	4,914.99	0.00	299.83
11	eCAST Settlement Corporation	4,048.17	0.00	246.95
12	eCAST Settlement Corporation	1,674.01	0.00	102.12
13	eCAST Settlement Corporation	1,708.80	0.00	104.24
14	eCAST Settlement Corporation	478.77	0.00	29.21
15	eCAST Settlement Corporation	3,288.44	0.00	200.61
16	Triad Financial Corporation	4,778.83	0.00	291.53

Total to be paid for timely general unsecured claims: \$ 3,416.48
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00